

## **EXHIBIT 10**

## D'AMATO & LYNCH

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RONALD H. ALLENSTEIN  
HARRY J. ARNOLD, JR.  
ROBERT W. LANG  
NEAL M. GLAZER  
ANDREW R. SIMMONDS  
JOHN P. HIGGINS  
THOMAS F. BREEN  
ALFRED A. D'AGOSTINO, JR.  
WILLIAM P. LARSEN, III  
ROBERT D. LANG  
DAVID A. BOYAR  
MARY JO BARRY  
BARBARA R. SEYMOUR  
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BILL V. KAKOULLIS  
THOMAS W. HANLON  
JOHN H. FITZSIMONS  
MICHAEL L. MANIRE  
KEVIN J. WINDELS  
SAMUEL F. PANICCIA  
ROBERT S. FRASER  
STEPHEN F. WILLIG  
DEBORAH M. COLLINS  
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LAURA S. WEINER  
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November 21, 2005

VIA E-MAIL - [MJacobson@stroock.com](mailto:MJacobson@stroock.com)

Ms. Michele L. Jacobson  
Stroock & Stroock & Lavan LLP  
180 Maiden Lane  
New York, New York 10038-4982

Re: In the Matter of the Arbitrations between Commercial Risk Reinsurance Company Limited (Bermuda) and Commercial Risk Re-Insurance Company (Vermont) and Security Insurance Company of Hartford, The Fire and Casualty Insurance Company of Connecticut and The Connecticut Indemnity Company  
Our Ref. No.: 812-72904

Dear Michelle:

Many thanks for yours of November 18, 2005. We confirm the procedural points raised. While we see no particularly need us to comment on the revised damage figures set out in your letter, we can advise that we are unable to evaluate the numbers shown without

adequate specificity. We trust that this will form part of the disclosure in the arbitrations.

Ms. Michele L. Jacobson

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Very truly yours,

A handwritten signature in black ink, appearing to read "John P. Higgins", with a stylized flourish at the end.

John P. Higgins

/lc

cc: Mr. Martin Haber  
Mr. Theodor Dielmann  
(via e-mail)